1	MARY ANN SMITH Deputy Commissioner		
2	SEAN M. ROONEY Assistant Chief Counsel JUDY L. HARTLEY (State Bar No. 110628) Senior Counsel Department of Business Oversight 320 West 4 <sup>th</sup> Street, Ste. 750		
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5	Los Angeles, California 90013-2344 Telephone: (213) 576-7604		
6	Facsimile: (213) 576-7181		
7	Attorneys for Complainant		
8	BEFORE THE DEPARTMENT OF BUSINESS OVERSIGHT		
9	OF THE STATE OF CALIFORNIA		
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11	In the Matter of:	) CRMLA LICENSE No.: 413-0843	
12	THE COMMISSIONER OF BUSINESS OVERSIGHT,	ORDER TO DISCONTINUE VIOLATIONS OF PURSUANT TO FINANCIAL CODE	
13		) SECTION 50321	
14	Complainant,	) )	
15	v.		
16	CORNERSTONE HOME LENDING, INC.,	)	
17	Respondent.	) )	
18			
19	TO: CORNERSTONE HOME LENDI	NG INC	
20	1177 West Loop South, Suite 200	110, I1C.	
21	Houston, Texas 77027		
22	The Commissioner of Business Oversight finds that:		
23	Cornerstone Home Lending, Inc. (Cornerstone) has (i) failed to provide borrowers with a		
24	proper loan brokerage agreement in violation of Financial Code sections 50701 and 50314; and (ii)		
25	failed to provide a proper Fair Lending Notice to borrowers in violation of Financial Code section		
26	50204, subdivision (i), Health and Safety Code section 35830 and California Code of Regulations,		
27   28	title 21, section 7114.		
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1	NOW, BASED ON THE FOREGOING, AND GOOD CAUSE APPEARING, It is lieledy	
2	ORDERED under the provisions of Financial Code section 50321, that Cornerstone immediately	
3	discontinue the violations set forth above.	
4 5	Dated: September 18, 2017 Los Angeles, CA	JAN LYNN OWEN Commissioner of Business Oversight
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7		By Mary Ann Smith
8		Deputy Commissioner Enforcement Division
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